Case 05-03822 Doc 1-1 Filed 02/07/05 Entered 02/07/05 09:53:15 Desc Petition Page 1 of 28 (Official Form 1) (12/03)

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Hudson, Cynthia D. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-7068 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 10031 S. Aberdeen St. 0, IL 60643-2243 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) Individual(s) Railroad ☐ Corporation ☐ Stockbroker ☐ Chapter 11 ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership ☐ Chapter 9 ☐ Other ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-15 16-49 100-199 200-999 50-99 1000-over П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П

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(Official Fo Case 206) 03822 Doc 1-1 Filed 02/07/05	Entered 02/07/05 09:53:	15 Desc Petition	
Voluntary Petition Page	Man <b>n∮ o2 B</b> ebtor(s):	FORM B1, Page 2	
(This page must be completed and filed in every case)	Hudson, Cynthia D.		
Prior Bankruptcy Case Filed Within Last 6			
Location	Case Number:	Date Filed:	
Where Filed: - None -			
Pending Bankruptcy Case Filed by any Spouse, Partner, or	ī	1	
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
g:			
	atures		
Signature(s) of Debtor(s) (Individual/Joint)		hibit A	
I declare under penalty of perjury that the information provided in this petition is true and correct.		ed to file periodic reports (e.g., forms and Exchange Commission pursuant to	
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities		
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)		
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached and mad	le a part of this petition.	
chapter 7.		hibit B	
I request relief in accordance with the chapter of title 11, United States		f debtor is an individual marily consumer debts)	
Code, specified in this petition.	I, the attorney for the petitioner nam	ed in the foregoing petition, declare	
X /s/ Cynthia D. Hudson	that I have informed the petitioner th	nat [he or she] may proceed under	
Signature of Debtor Cynthia D. Hudson	chapter 7, 11, 12, or 13 of title 11, U explained the relief available under		
	l	-	
X	X /s/ Neal Feld 6201181 Signature of Attorney for Debto	January 19, 2005 rr(s) Date	
Signature of Joint Deotor	Neal Feld 6201181	T(s)	
Telephone Number (If not represented by attorney)		hibit C	
1	Does the debtor own or have posses a threat of imminent and identifiable		
January 19, 2005	safety?	marm to public health of	
Date	Yes, and Exhibit C is attached and made a part of this petition.		
Signature of Attorney	■ No		
X /s/ Neal Feld 6201181	Signature of Non-At	torney Petition Preparer	
Signature of Attorney for Debtor(s)	I certify that I am a bankruptcy petit		
Neal Feld 6201181	§ 110, that I prepared this document	for compensation, and that I have	
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t	his document.	
Neal Feld Firm Name	Printed Name of Bankruptcy Pe	tition Dromonou	
500 N. Michigan Ave.	Printed Name of Bankrupicy Pe	ution Freparer	
Suite 300	G : 10 : N 1 (D :	11 11 11 ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	
Chicago, IL 60611 Address	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)	
Email: Neal Feld			
(312) 396-4130 Fax: (312) 396-4131 Telephone Number	Address		
January 19, 2005	Address		
Date		bers of all other individuals who	
	prepared or assisted in preparing	g this document:	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this			
petition is true and correct, and that I have been authorized to file this			
petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional	
United States Code, specified in this petition.		oriate official form for each person.	
	X	_	
X	X Signature of Bankruptcy Petitio	n Preparer	
Signature of Fundorized Individual	e e e e e e e e e e e e e e e e e e e	•	
Printed Name of Authorized Individual	Date		
Timed Paine of Padnotized Individual		6.1	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe	s ranure to comply with the deral Rules of Bankruptey	
	Procedure may result in fines or		
Date	U.S.C. § 110; 18 U.S.C. § 156.		

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Cynthia D. Hudson		Case No	
_	-	Debtor ,		
			Chapter	13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	137,500.00		
B - Personal Property	Yes	3	1,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		132,355.83	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		19,005.92	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,368.19
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,153.00
Total Number of Sheets of ALL S	chedules	14			
	Т	otal Assets	138,700.00		
			Total Liabilities	151,361.75	

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In re	Cynthia D. Hudson	Case No
-		Debtor
-		Debtor

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Lo					
	ocation of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

ocation. 10031 S. Aberdeen St., IL

Sub-Total > **137,500.00** (Total of this page)

Total > **137,500.00** 

### Case 05-03822 Doc 1-1 Filed 02/07/05 Entered 02/07/05 09:53:15 Desc Petition Page 5 of 28

In re	Cynthia D. Hudson	Case No.	
-		, , , , , , , , , , , , , , , , , , ,	
		Debtor	

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash		-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnitur	e and household goods	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	Clothing	I	-	350.00
7.	Furs and jewelry.	Jewelry		-	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
			(То	Sub-Tota of this page)	al > 1,200.00

**2** continuation sheets attached to the Schedule of Personal Property

# Case 05-03822 Doc 1-1 Filed 02/07/05 Entered 02/07/05 09:53:15 Desc Petition Page 6 of 28

In	re Cynthia D. Hudson		Debtor ,	Case No	
		a. a			
		SCHED	(Continuation Sheet)	TY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Tota	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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In re	Cynthia D. Hudson	Case No.
		•

Debtor

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 1,200.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

## Case 05-03822 Doc 1-1 Filed 02/07/05 Entered 02/07/05 09:53:15 Desc Petition Page 8 of 28

In re	Cynthia D. Hudson		Case No.
_		Debtor	

#### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Residence Location: 10031 S. Aberdeen St., IL	735 ILCS 5/12-901	7,500.00	137,500.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	50.00	50.00
Household Goods and Furnishings Furniture and household goods	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	350.00	350.00
Furs and Jewelry Jewelry	735 ILCS 5/12-1001(b)	50.00	50.00

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

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Form B6D (12/03)

In re	Cynthia D. Hudson	Case No.	
-	•	Debtor	

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITOD'S MAME	CO	Hu	usband, Wife, Joint, or Community	CC	UN	D I	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	J H H		CONTINGEN	Q	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxxxxxxxx3000			Real Estate Taxes	T	E			
Cook County Treasurer Attn: Law Department 118 N. Clark St., Room 212 Chicago, IL 60602		-	Residence Location: 10031 S. Aberdeen St., IL					
	_	-	Value \$ 137,500.00	_	$\sqcup$	_	1,140.83	0.00
Account No.  Fairbanks Capital PO Box 65250 Salt Lake City, UT 84165		-	Auto Loan  Residence Location: 10031 S. Aberdeen St., IL					
			Value \$ 137,500.00	1			87,814.00	0.00
Account No.  Fairbanks Capital PO Box 65250 Salt Lake City, UT 84165		-	Residential Mortgage Arrearage Residence Location: 10031 S. Aberdeen St., IL					
			Value \$ 137,500.00	1			36,401.00	0.00
Account No.  Foster Builders 919 N.Michigan Ste. 2202 Chicago, IL 60611		-	Home Improvement  Residence Location: 10031 S. Aberdeen St., IL				,	
			Value \$ 137,500.00	1			7,000.00	0.00
0 continuation sheets attached			(Total of t		otal page		132,355.83	
			(Report on Summary of So		otal lules	- 1	132,355.83	

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Form B6E (04/04)

In re	Cynthia D. Hudson		Case No.
-			
		Debtor	

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

■ TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

■ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

■ Wages, salaries, and commissions

Wages, salaries, and commissions including vegetion saverness and sick leave new earlies to employees and commissions of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to 4.925 per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 $\square$  Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**0** continuation sheets attached

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Form	В
(12/03	2\

In re	Cynthia D. Hudson		Case No.	
-		Debtor	<del>_</del> ,	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	- 12	T			<u> </u>			
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	CONTINGENT	771-07-D4	DISPUTED	AMOUNT OF CLAIM
Account No.			Personal Loan		T	D A T E D		
Chicago Municipal Employees Credit c/o Walinski & Trunkett 25 E. Washington Chicago, IL 60602		-				D		3,600.07
Account No. xxxxxx-xx5348			Utilities					
City of Chicago Department of Water 333 S. State, Ste LL10 Chicago, IL 60604		-						259.64
Account No.  Credit Union One 200 East Champaign Rantoul, IL 61866		-	Personal Loan					
Account No.			Medical Bills					3,200.00
Evergreen Emergency Services Ltd. c/o Medical Collection System 725 S. Wells Suite 700 Chicago, IL 60607		-	modical bills					178.00
continuation sheets attached	-	•	(To	S otal of th		otal pag		7,237.71

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Form	B6F	-	Con
(12/0	2)		

In re	Cynthia D. Hudson	Case No.	
_		Debtor	

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CDEDITORIG NAME	С	Hu	sband, Wife, Joint, or Community	С	Ti	) [		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C N T I N G E N	١	N   I   S   F   C   C   C   C   C   C   C   C   C	3	AMOUNT OF CLAIM
Account No.			Personal Loan	Т	E		Γ	
GFG Loan Company 2 W. Madison St. Ste. 200 Oak Park, IL 60302		-						611.00
Account No.	╁		Personal Loan	+	+	+	1	011.00
Instant Cash Advance 1205 E. Sibley Dolton, IL 60419		-						
								700.00
Account No. xAWx8386	1		Utilities					
MCI PO Box 17890 Denver, CO 80217-0890		-						
Account No.	╁		Personal Loan	+	+	+	+	341.11
National Quick Cash 10335 S. Western Avenue Chicago, IL 60643		-						
Account No.			Personal Loan	+	+	+	+	580.00
Payday Advance 10302 S. Halsted Chicago, IL 60643		-						
								590.00
Sheet no1 of _2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sub of this				2,822.11

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Form	B6F	-	Cont
(12/0	2)		

In re	Cynthia D. Hudson	Case No.	
_		Debtor	

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

				_			
CREDITOR'S NAME, AND MAILING ADDRESS	000	Hu	sband, Wife, Joint, or Community	CONT	N L	I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C M		TINGEN	I QU I DA	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx5220			Overdraft Check	Ť	T E D		
QCFSS c/o Collection Professional Service 36101 Bob Hope Drive Sutie E5-302 Rancho Mirage, CA 92270		-			D		365.34
Account No.			Credit card purchases				
Sherman Acquisition LP Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587		-					
							5,338.36
Account No. xxxx0713			Cell Phone				
T-Mobile PO Box 742596 Cincinnati, OH 45274		-					
							348.40
Account No.			Legal Fees				
Zalutsky & Pinski Ltd 20 North Clark St. Ste. 600 Chicago, IL 60602		-					
							2,894.00
Account No.							
Sheet no. <b>_2</b> of <b>_2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			8,946.10
			(3335		r z Tota		
			(Report on Summary of So	chec	lule	es)	19,005.92

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In re	Cynthia D. Hudson	Case No.			
		Debtor			
	SCHEDULE G. EXECUTORY	CONTRACTS AND UNEXPIRED LEASES			
Š	Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.				
I	NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.				
[	☐ Check this box if debtor has no executory contracts or unexpired leases.				
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest.  State whether lease is for nonresidential real property.  State contract number of any government contract.			
	Jerry Hudson 737 Maxin St. Fayebull, NC	Auto Lease \$330.00 a month			

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In re	Cynthia D. Hudson		Case No.
		Debtor	
	SCH	EDULE H. CODEBTO	ORS
debt repo imm	or in the schedules of creditors. Include all guarantors	s and co-signers. In community pro on this schedule. Include all nar	e in a joint case, that is also liable on any debts listed by perty states, a married debtor not filing a joint case should nes used by the nondebtor spouse during the six years
	NAME AND ADDRESS OF CODEBTOR	NAME AND	ADDRESS OF CREDITOR

Form	В6
(10/0	2)

In re	Cynthia D. Hudson		Case No.	
-		Debtor	-,	

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	OR AND SI	POUSE		
	RELATIONSHIP Daughter Son	AGE 11 12			
Separated	Son	5			
EMPLOYMENT:	DEBTOR		SPOUSI	Ξ	
	etention Aid				
1 0	ty of Chicago				
<u> </u>	years				
Address of Employer Ch	nicago, IL				
INCOME: (Estimate of a		DI	EBTOR	SF	POUSE
	ges, salary, and commissions (pro rate if not paid monthly)	\$	4,531.00	\$	N/A
•	ne	\$	0.00	\$	N/A
SUBTOTAL		\$	4,531.00	\$	N/A
LESS PAYROLL DE	DUCTIONS				
a. Payroll taxes and se	ocial security	\$	802.22	\$	N/A
b. Insurance		\$	172.34	\$	N/A
c. Union dues		\$	42.34	\$	N/A
d. Other (Specify) Ma	ndatory Pension	\$	385.14	\$	N/A
		\$	0.00	\$	N/A_
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	1,402.04	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	3,128.96	\$	N/A
-	ration of business or profession or farm (attach detailed				
ŕ		\$	0.00	\$	N/A
	·	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
	support payments payable to the debtor for the debtor's use d above	\$	0.00	<b>¢</b>	N/A
Social security or other go		Ψ	0.00	Ψ	IV/A
(Specify) State of Illinois		\$	1,239.23	\$	N/A
(*F****)		\$	0.00	\$	N/A
Pension or retirement inco	ome	\$	0.00	\$	N/A
Other monthly income			_		_
(Specify)		\$	0.00	\$	N/A
			0.00	\$	N/A
TOTAL MONTHLY INC	OME	\$	4,368.19	\$	N/A
TOTAL COMBINED MC	NTHLY INCOME \$ <u>4,368.19</u>	(Repo	ort also on Sun	nmary of	Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re	Cynthia D. Hudson	Case No.
	Debtor	
	SCHEDULE J. CURRENT EXPENDITURES C	OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro ramade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.		
	Check this box if a joint petition is filed and debtor's spouse maintains expenditures labeled "Spouse."	a separate household. Complete a separate schedule of

966.00 Are real estate taxes included? Yes\_\_\_\_\_ No\_\_\_**X**\_\_\_ Is property insurance included? Yes X No Utilities: Electricity and heating fuel ..... 350.00 50.00 Telephone ..... 60.00 Other Cable 80.00 Home maintenance (repairs and upkeep) ..... \$\_ 50.00 450.00 200.00 50.00 50.00 140.00 Recreation, clubs and entertainment, newspapers, magazines, etc. 75.00 0.00 Insurance (not deducted from wages or included in home mortgage payments) 0.00 0.00 Health ..... 0.00 Auto ..... 127.00 Other 0.00 Taxes (not deducted from wages or included in home mortgage payments) (Specify) Real Estate Taxes 100.00 Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) 0.00 Auto ..... 330.00 Other Other 0.00 Other\_ 0.00 Alimony, maintenance, and support paid to others ...... 0.00 Payments for support of additional dependents not living at your home ...... 0.00 Regular expenses from operation of business, profession, or farm (attach detailed statement) . . . . . . 0.00 Personal Grooming Other 75.00 Other 0.00 3,153.00 

#### [FOR CHAPTER 12 AND 13 DEBTORSONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

* · ·		
A. Total projected monthly income	\$_	4,368.19
B. Total projected monthly expenses	\$_	3,153.00
C. Excess income (A minus B)	\$_	1,215.19
D. Total amount to be paid into plan each Monthly	\$_	0.00

(interval)

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Cynthia D. Hudson		Case No.	
_		Debtor	_, Chapter	13
			- Chapter_	
	DECLARATION CO	NCERNING DEBT	OR'S SCHEDULES	
	DECLARATION UNDER PE	NALTY OF PERJURY	BY INDIVIDUAL DEI	BTOR
	I declare under penalty of perjury to 15 sheets [total shown on summary page page information, and belief.			
Date_	January 19, 2005	Signature <i><b>Is/</b></i>	Cynthia D. Hudson	
		<b>Cyr</b> Deb	nthia D. Hudson	
		200		
	Penalty for making a false statement or concealing	<i>property</i> : Fine of up to \$50 18 U.S.C §§ 152 and 3571		p to 5 years or both.

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Form 7 (12/03)

#### United States Bankruptcy Court Northern District of Illinois

In re	Cynthia D. Hudson		Case No.	
•		Debtor	,	
			Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to any question is "None," or the question is not applicable, mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$2,250.00	Year to Date:
\$25,953.00	Last year:
\$43.420.00	Year before:

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

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b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or None were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** 

NATURE OF

COURT OR AGENCY

STATUS OR

AND CASE NUMBER

**PROCEEDING** 

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

**PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS

OF COURT.

DATE OF

DESCRIPTION AND VALUE

OF CUSTODIAN

CASE TITLE & NUMBER

ORDER

OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF

RELATIONSHIP TO

**DESCRIPTION AND** 

PERSON OR ORGANIZATION

DEBTOR, IF ANY

DATE OF GIFT

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DESCRIPTION AND VALUE OF PROPERTY

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$800.00

Neal Feld 500 N. Michigan Ave. Suite 300 Chicago, IL 60611

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR

DATE

01/22/05

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR

DIGITS OF ACCOUNT NUMBER,

AMOUNT AND DATE OF SALE
OR CLOSING

NAME AND ADDRESS OF INSTITUTION

AND AMOUNT OF FINAL BALANCE

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

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#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

docket number.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

NAME AND ADDRESS

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

> **TAXPAYER** BEGINNING AND ENDING I.D. NO. (EIN) NATURE OF BUSINESS DATES OF OPERATION

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME **ADDRESS** 

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who, within the two years immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who, at the time of the commencement of this case, were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

**INVENTORY** 

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. NAME AND ADDRESS OF CUSTODIAN

DATE OF INVENTORY

OF INVENTORY RECORDS

None

21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS

TITLE

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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#### 23. Withdrawals from a partnership or distributions by a corporation

of this case.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement

NAME & ADDRESS

OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

January 19, 2005 Signature /s/ Cynthia D. Hudson Date Cynthia D. Hudson Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

### United States Bankruptcy Court Northern District of Illinois

In re	Cynthia D. Hudson	<del></del>	Case No.	
		Debtor	Chapter	13
	DISCLOSURE OF CO	OMPENSATION OF ATTORNE	Y FOR	DEBTOR(S)
1.	and that compensation paid to me within o	ruptcy Rule 2016(b), I certify that I am the ne year before the filing of the petition in behalf of the debtor(s) in contemplation of or	bankruptcy,	or agreed to be paid to me,
	For legal services, I have a	greed to accept	. \$	2,200.00
	Prior to the filing of this sta	atement I have received	. \$	800.00
	Balance Due		. \$	1,400.00
2.	\$ of the filing fee has be	een paid.		
3.	The source of compensation paid to me	was:		
	■ Debtor □ Other (spe			
4.	The source of compensation to be paid to	o me is:		
т.	■ Debtor □ Other (spe			
5.	■ I have not agreed to share the above-d of my law firm.	lisclosed compensation with any other person	unless they	are members and associates
		closed compensation with a person or person ment, together with a list of the names of t		
6.	<ul> <li>a. Analysis of the debtor's financial situation bankruptcy;</li> <li>b. Preparation and filing of any petition.</li> <li>c. Representation of the debtor at the mod. [Other provisions as needed]</li> <li>Negotiations with secured creations.</li> </ul>	re agreed to render legal service for all aspetation, and rendering advice to the debtor in n, schedules, statement of affairs and plan eeting of creditors and confirmation hearing ditors to reduce to market value; exemption applications as needed; preparation and fines on household goods.	which may g, and any a	g whether to file a petition be required; adjourned hearings thereof; preparation and filing of
7.		ove-disclosed fee does not include the follo in any dischargeability actions, judicial lieding.		
		CERTIFICATION		
in t	I certify that the foregoing is a complete his bankruptcy proceeding.	statement of any agreement for payment to	me for rep	resentation of the debtor(s)
Date	ed: January 19, 2005	/s/ Neal Feld 6201181		
		Neal Feld 6201181 Neal Feld 500 N. Michigan Ave. Suite 300 Chicago, IL 60611 (312) 396-4130		

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#### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Cynthia D. Hudson		Case No	
		Debtor(s)	Chapter <u>13</u>	
	VEI	RIFICATION OF CREDITOR 1	MATRIX	
		Number of	of Creditors:	20
	The above-named Debtor(s) I (our) knowledge.	hereby verifies that the list of cred	litors is true and correct to	the best of my
Date:	January 19, 2005	/s/ Cynthia D. Hudson Cynthia D. Hudson Signature of Debtor		

Chicago Municipal Employees Credit c/o Walinski & Trunkett 25 E. Washington Chicago, IL 60602

City of Chicago Department of Water 333 S. State, Ste LL10 Chicago, IL 60604

Cook County Treasurer Attn: Law Department 118 N. Clark St., Room 212 Chicago, IL 60602

Credit Union One 200 East Champaign Rantoul, IL 61866

Evergreen Emergency Services Ltd. c/o Medical Collection System 725 S. Wells Suite 700 Chicago, IL 60607

Fairbanks Capital PO Box 65250 Salt Lake City, UT 84165

Fisher & Fisher 120 N. LaSalle Sutie 2520 Chicago, IL 60602

Foster Builders 919 N.Michigan Ste. 2202 Chicago, IL 60611

GC Services PO Box 7850 Baldwin Park, CA 91706

GFG Loan Company 2 W. Madison St. Ste. 200 Oak Park, IL 60302 Instant Cash Advance 1205 E. Sibley Dolton, IL 60419

MCI PO Box 17890 Denver, CO 80217-0890

National Quick Cash 10335 S. Western Avenue Chicago, IL 60643

Noonan & Liberman 105 W. Adams, Suite 3000 Chicago, IL 60603

Payday Advance 10302 S. Halsted Chicago, IL 60643

QCFSS c/o Collection Professional Service 36101 Bob Hope Drive Sutie E5-302 Rancho Mirage, CA 92270

Receivable Collection Operations PO Box 32500 Tucson, AZ 85751-2500

Sherman Acquisition LP Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587

T-Mobile PO Box 742596 Cincinnati, OH 45274

Zalutsky & Pinski Ltd 20 North Clark St. Ste. 600 Chicago, IL 60602